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NOTICE OF ALLOWANCE AND FEE(S) DUE

26874 7590 04/24/2008

FROST BROWN TODD, LLC
2200 PNC CENTER
201 E. FIFTH STREET
CINCINNATI, OH 45202

EXAMINER	
GRAHAM, CLEMENT B	
ART UNIT	PAPER NUMBER
3692	

DATE MAILED: 04/24/2008

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/709,993	11/10/2000	Matthew Brown	1160215-0503576	4667

TITLE OF INVENTION: SYSTEM AND METHOD FOR STATEMENT PRESENTATION

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1440	\$0	\$0	\$1440	07/24/2008

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** **Mail Stop ISSUE FEE**
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

26874 7590 04/24/2008

FROST BROWN TODD, LLC
2200 PNC CENTER
201 E. FIFTH STREET
CINCINNATI, OH 45202

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the **Mail Stop ISSUE FEE** address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)

(Signature)

(Date)

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nonprovisional	NO	\$1440	\$0	\$0	\$1440	07/24/2008
EXAMINER	ART UNIT	CLASS-SUBCLASS				
GRAHAM, CLEMENT B	3692	705-040000				

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
 "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list
 (1) the names of up to 3 registered patent attorneys or agents OR, alternatively,
 (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 _____
 2 _____
 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): Individual Corporation or other private group entity Government

4a. The following fee(s) are submitted:

Issue Fee
 Publication Fee (No small entity discount permitted)
 Advance Order - # of Copies _____

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

A check is enclosed.
 Payment by credit card. Form PTO-2038 is attached.
 The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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26874	7590	04/24/2008	EXAMINER	
FROST BROWN TODD, LLC 2200 PNC CENTER 201 E. FIFTH STREET CINCINNATI, OH 45202				GRAHAM, CLEMENT B
ART UNIT		PAPER NUMBER		
3692				DATE MAILED: 04/24/2008

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)

(application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 606 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 606 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability	Application No.	Applicant(s)
	09/709,993	BROWN ET AL.
	Examiner	Art Unit

CLEMENT B. GRAHAM

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 2/19/08.
2. The allowed claim(s) is/are 13,15-21,23-29,31-34,36-47 and 50-52.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date 6/17/00, 11/10/00
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

Allowable Subject Matter

1. Claims 13, 27, 40, are allowed.
2. The following is a statement of reasons for indication of allowable subject matter.

The prior art fails to teach, or suggest, the limitations of:

" (i) creating a plurality of statement presentation codes, each statement presentation code consisting of one or more attributes for dictating the presentation of transaction information on a customer billing statement, wherein said attributes consist:

- (1) a section code,
- (2) a summary line,
- (3) a sorting indication, and
- (4) a statement presentation section,

(ii) creating a plurality of user-selected sections, each section having at least one of said statement presentation codes being selected by a user,

(iii) creating a plurality of segments, each segment having at least one of said sections,

(iv) assigning at least one statement presentation code from said plurality of statement presentation codes to at least one section from said plurality of sections, and assigning at least one section from said plurality of sections to each one of said plurality of segments"

" (as in independent Claims 13, 27 and 40);

Savage et al (US Pub: No: 2002/0026393) discloses the electric and utility industries have annual revenues which exceed the yearly revenue of the long distance telecommunications industry and the local phone market, and these industries together have combined revenues that come close to rivaling the overall sum spent on all general purpose credit cards. Proposed deregulation includes, for example, the creation of non-profit corporations in charge of buying power from current monopoly power companies and for monitoring the transmission of power throughout a state, as well as the restructuring of utility companies to become local power distribution companies. In other words, under proposed deregulation, energy companies move away from vertical integration and divide the functions of generation (i.e., managing power plants to produce electricity); transmission (i.e., moving electricity from the power plant to the

factory, office, or home); distribution (i.e., retailers marketing to the public); and marketing (i.e., selling electricity and the services associated with it to end users and maintaining the customer relationship). Similar to other deregulated industries, increased market competition and the ability for customers to select from multiple energy providers poses a great risk for energy companies, for example, in loss of share and increased losses. Deregulation opens opportunities for credit card providers, as well as for energy providers. Credit card providers increased overall card usage from 11% of all transactions in 1980 to 17% in 1998. Utility payments provide another way of increasing that percentage.

Neither this Publication, alone nor in combination with others, disclose nor teach the feature of "" (i) creating a plurality of statement presentation codes, each statement presentation code consisting of one or more attributes for dictating the presentation of transaction information on a customer billing statement, wherein said attributes consist:

- (1) a section code,
- (2) a summary line,
- (3) a sorting indication, and
- (4) a statement presentation section,

- (ii) creating a plurality of user-selected sections, each section having at least one of said statement presentation codes being selected by a user,
- (iii) creating a plurality of segments, each segment having at least one of said sections,
- (iv) assigning at least one statement presentation code from said plurality of statement presentation codes to at least one section from said plurality of sections, and assigning at least one section from said plurality of sections to each one of said plurality of segments".

Dent et al (US Patent : 6, 839, 687) discloses, More specifically, this invention concerns a consumer-based system and method for receiving, analyzing, managing and paying the electronic billing statements received from the biller. According to one aspect of the invention, the bill management and payment system (the billing service) has a notification manager that detects when the electronic bill arrives and notifies the consumer. There is a variety of ways to notify the consumer, including displaying a bill

arrival notice on the consumer's display, waking-up the computer, launching the personal finance management application (PFM), or having the billing service call or fax the notice. The bill management and payment system stores the bill in memory with other unpaid electronic bills.

Neither this Patent, alone nor in combination with others, disclose nor teach the feature of " (i) creating a plurality of statement presentation codes, each statement presentation code consisting of one or more attributes for dictating the presentation of transaction information on a customer billing statement, wherein said attributes consist: (1) a section code, (2) a summary line, (3) a sorting indication, and (4) a statement presentation section, (ii) creating a plurality of user-selected sections, each section having at least one of said statement presentation codes being selected by a user, (iii) creating a plurality of segments, each segment having at least one of said sections, (iv) assigning at least one statement presentation code from said plurality of statement presentation codes to at least one section from said plurality of sections, and assigning at least one section from said plurality of sections to each one of said plurality of segments".

A new way to pay. Anonymous. Risk Management. New York: April 1998. Vol. 45, Iss. 4; pg. 12, 1 pgs) discloses designed for use with the company's risk management software, The Hartford's Special Delivery Billing will be available via diskette, e-mail, an intranet or the Internet and is intended to reduce paperwork and increase the efficiency of billing statements.

Another dispatch from the depths of cyberspace: The Hartford is launching a new billing system for its large corporate customers. Designed for use with the company's risk management software, Special Delivery Billing will be available via diskette, e-mail, an intranet or the Internet and is intended to reduce paperwork and increase the efficiency of billing statements.

The new system allows users to sort data and structure claims activity in a variety of ways in order to better understand their losses. There is a function by which the user can search for a specific loss by claimant name, number or location. They can insert bookmarks, e-mail portions of bills to colleagues and organize costs by operating unit, policy year or product.

Special Delivery Billing was designed with input from clients and brokers, and will be offered this spring at no charge to the company's major and national accounts.

Neither this publication alone or in combination with others, disclose nor teach the feature of "(i) creating a plurality of statement presentation codes, each statement presentation code consisting of one or more attributes for dictating the presentation of transaction information on a customer billing statement, wherein said attributes consist:

- (1) a section code,
- (2) a summary line,
- (3) a sorting indication, and
- (4) a statement presentation section,

(ii) creating a plurality of user-selected sections, each section having at least one of said statement presentation codes being selected by a user,

(iii) creating a plurality of segments, each segment having at least one of said sections,

(iv) assigning at least one statement presentation code from said plurality of statement presentation codes to at least one section from said plurality of sections, and assigning at least one section from said plurality of sections to each one of said plurality of segments".

Conclusion

2. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement Graham whose telephone number is (571) 272-6795. The examiner can normally be reached on 8:30am-5:00pm M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300. Information regarding the status of an application may be obtained from the Patent

Art Unit: 3692

Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status

Application/Control Number: 1, 015, 4143 Page 5 Art Unit: 3628

information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

C GRAHAM

Art Unit 3692

March 30, 2008

/Kambiz Abdi/

Supervisory Patent Examiner, Art Unit 3692